



Benifex

A Zellis Company

**How People teams
are using **AI** to
cover more ground
and deliver better
benefits experiences**



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About the research



More than 3,250 online interviews with HR/Reward professionals and employees, in organizations with 200 or more employees.



62% of respondents worked for organizations with a global workforce. Employee research covered Europe, APAC and North America with a broad range of job roles and levels of seniority.



Sectors included: energy and utilities, financial services, healthcare, manufacturing, media, pharmaceutical, professional services, public sector, retail, technology, and transport and logistics.



All research was conducted by Insight Avenue in April and May 2025.

Some charts for single-coded questions may sum to 101% or 99% due to rounding.

// **AI isn't a headline about the future anymore – it's here, embedded in how we live and work, and moving fast.** //

Foreword

AI isn't a headline about the future anymore – it's here, embedded in how we live and work, and moving fast. Open the news and you'll see conflicting takes: one moment AI is going to save us, the next it's going to take away whole categories of jobs. That constant noise is exactly what your employees are living with. They're overwhelmed, unsure, and sometimes anxious about what the future holds. And as HR and Reward leaders, you're expected to cut through that noise, bring clarity, and deliver support that really matters.

The truth is, your world hasn't stood still either. In the past 12 months, nearly 70% of you have been handed more countries to manage, and almost everyone has taken on a broader remit. At the same time, the expectations on People teams have only grown: employees want more recognition, more flexibility, more personalized support for their wellbeing and families. Meanwhile the business is demanding greater control, tighter compliance, and demonstrable ROI. It's no wonder HR and Reward leaders feel stretched thinner than ever.

That's why benefits technology has become mission critical. Yet the label of "ben admin" underplays the importance of what these platforms do. Just as finance has its system of record, and HR has one too, benefits now need their own. A benefits system of record gives you visibility across spend, policies, compliance, and engagement. It puts you back in control – and gives your people the kind of seamless, intuitive experience they expect from every piece of tech they engage with.

And this is where AI comes in. Not as a shiny gimmick or the latest buzzword, but as a practical enabler. AI helps you cover the ground you simply can't cover alone. It automates the admin that slows your teams down. It surfaces insights hidden in global data sets. It personalizes employee journeys, so people understand what's available to them, and how to get the most from it. Context is everything – and AI allows platforms to go beyond keywords, surfacing the right answers in the right moment, and giving employees confidence in the choices they make.

At Benifex, we don't believe in AI for AI's sake. We believe in it when it makes people's lives better. When it frees Reward teams so they can focus on strategy. When it helps an employee make the right choice for their family. When it gives leaders the confidence that spend is under control, compliance is covered, and their people feel supported. That's the real value of AI.

But it's also about the bigger picture. The employee–employer relationship is evolving at speed. In a noisy, uncertain world, what people value most from their organization is clarity, fairness, and trust. AI has a vital role to play in making that possible – not replacing human decisions, but empowering HR and Reward leaders to deliver more transparent, consistent, and human-centered experiences at scale.

This report explores how AI is already changing benefits and HR, where it's delivering the biggest impact, and where it's heading next. Today, it's about taking the pressure off Reward teams, cutting through complexity, and giving employees clarity when they need it most. In the near future, it's about knitting together your entire technology ecosystem into a benefits system of record powered by AI – a single source of truth that adapts seamlessly to your people, your policies, and your business goals.



Adam Mason
Chief Strategy Officer, Benifex



No more trudging through PDFs: Intelligence that meets expectations

Employee expectations aren't slowing down. People want the same kind of seamless, intuitive, and personalized experiences at work that they get everywhere else in their lives. And right now, most workplace tech isn't keeping up.

The only way to close that gap? AI.



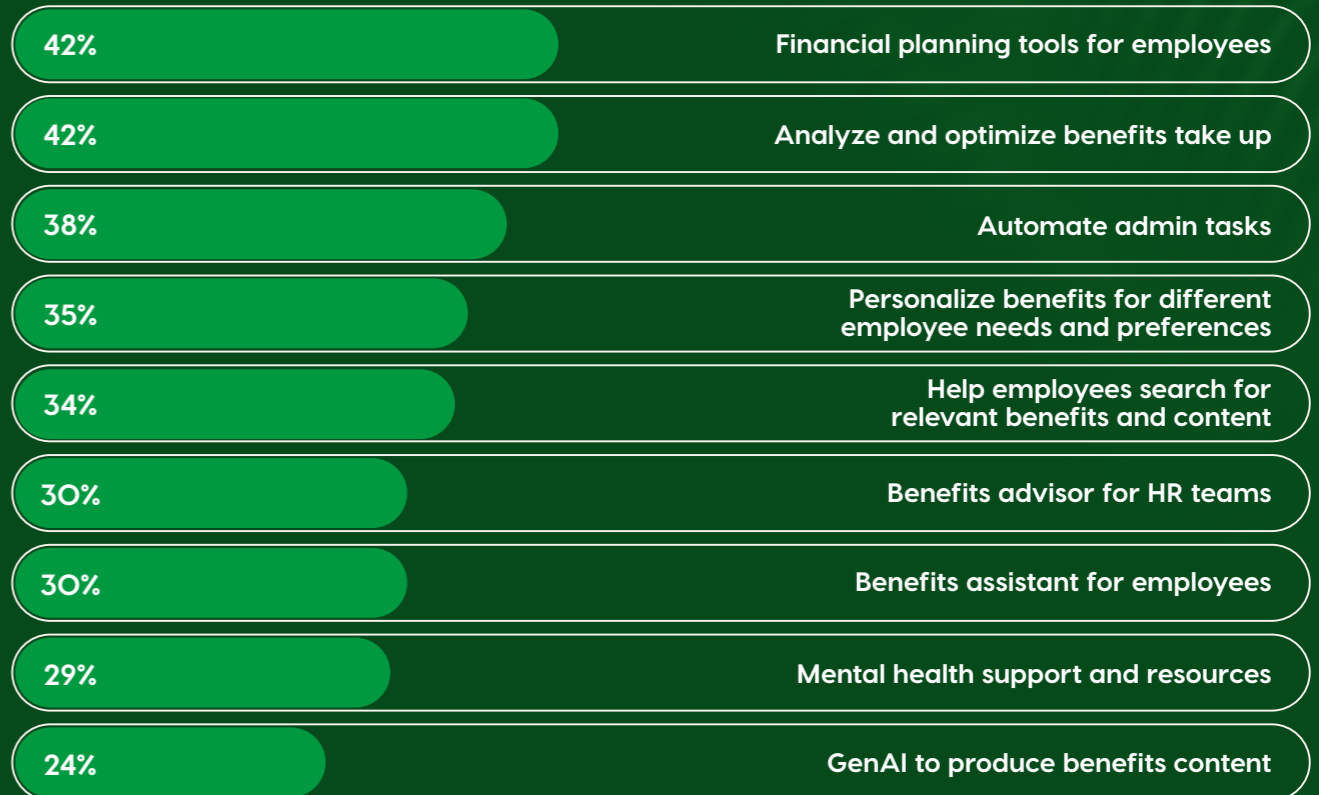
96%
of HR and Reward professionals say AI can help organizations meet employees' growing expectations.

HR and Reward professionals can already see it: AI needs to sit at the heart of employee experience – from benefits and wellbeing, through to recognition, communications, and inclusion.

And we're not talking about far-off use cases; it's here. AI is already shaking up the world of benefits. AI-powered financial planning tools, personalized recommendations, and smart search features are making it easier for employees to find what they need, when they need it. No more trawling through endless documents or hunting down answers – AI puts the right information in front of people, in their moment of need.

Most exciting potential applications of AI in benefits strategy

Employer perspective



Think about universal, AI-powered search. An employee on the train can ask: “What benefits am I eligible for?” or “How much will it cost to add my family member?” or “What’s included in my healthcare cover?” They can get an instant answer – whether they’re at their desk, on the train, or scrolling on the sofa. There’s no trawling or confusion, just clarity in the moment it’s needed.

It can surface the most critical information, highlight key calls to action, and signpost users to where they need to go next.

As organizations offer ever more choice, flexibility and personalization in benefits, ensuring people can cut through the noise to find what they need becomes even more important. But it needs to be more than keywords. Context is everything. And that’s why you need an AI orchestration agent sitting at the top of search functionality, talking to other agents and surfacing relevant information and content, based on what is being asked.

Policy documents that run to 100 pages? AI can distill them into the two or three key points an employee really needs to know.

And AI doesn’t just wait for employees to search – it can proactively serve up the information that matters most. Imagine opening a benefits app and instantly seeing your remaining wallet allowance, any cashback you’ve earned, and even the current value of your pension or workplace savings. A snapshot of everything you’re interested in, without having to dig around in different systems or chase down multiple sources.

In short, AI is putting power back into the hands of employees, and helping them shape their own experience at work, with clarity and confidence.



Global benefits tech: From fragmented to connected

We've already covered rising employee expectations and reward leaders are also grappling with the complexity of global benefits. More employers are realizing they can't keep up with spreadsheets, endless admin, and disconnected systems – the outcomes are poor, and the risks are high.

Many organizations have invested extensively in HR tech – for example deploying a global HRIS such as Workday, SAP or HiBob. They may also have invested in platforms like ServiceNow, Agentforce or Copilot to improve how support is delivered.

And the adoption of benefits platforms has rocketed in the past 12 months too. This is unsurprising given benefits providers typically share a wealth of content and information across multiple channels – from policy documents to their own portals. For employees, this can quickly become overwhelming; for employers, it's hard to feel in control without a tech solution in place.

Today, 32% of employers use a single, unified platform, and another 14% manage multiple platforms across regions. That's a huge jump from just 12 months ago, when those numbers were in single digits.

Clearly, many of the 78% of employers who were considering investing in a platform last year have taken the plunge – and with 51% still planning to implement one, the momentum is only going one way.



Accelerated adoption of benefits platforms

Employer perspective

This has more than doubled from 6% in 2024.

Falling from 8% last year.

14%

Yes, but different systems for different regions

4%

No, and not considering

A sharp rise from just 8% in 2024, showing strong momentum towards unified global solutions.

Down from 78% in 2024. Many of the organizations that were considering benefits tech have adopted a solution.

32%

Yes, one global platform

51%

No, but considering

Employer adoption of benefits platforms has surged, more than tripling from 14% in 2024 to 46% this year – proof that digital benefits are no longer optional.

So what's driving this trend? At its heart, it's about making life easier for employees. A platform brings everything together in one place – so people can actually understand their benefits, make smarter choices, and see the value of what's on offer.

Of course, global benefits platforms also deliver big wins for People teams: less admin, time savings, easier compliance, and clearer insights into benefits adoption, engagement, and costs.

And AI is no longer just about what individual platforms can do – it's about how they connect. The real opportunity lies in creating experiences that meet people in the flow of work, rather than forcing them to jump between disconnected systems.

Instead of platforms being judged purely on their own functionality, a key measure of success is how well they integrate. AI is accelerating this shift: stitching together specialist systems, orchestrating data, and guiding employees seamlessly between environments. We're beginning to see a new generation of connectors emerge – fusing HR platforms into a coherent, intuitive experience.

Given the wealth of data and content that a global benefits platform holds, it is a central part of this ecosystem. Tools such as Copilot are already showing how integration – not replication – can unlock more value by consolidating information across systems. For employees, this means that a single question spanning multiple areas (from booking leave to benefits entitlement) can be connected into a single experience. The focus shifts from managing systems to putting the experience first.

71%

of HR and Reward professionals say that without the right technology, they feel powerless to progress their organization's benefits strategy.



59%

of HR and Reward professionals in global companies say a single, scalable platform for rewards, benefits, recognition and wellbeing is key to overcoming complexity.

51%

emphasize the importance of integrating HR systems with a benefits platform.



Crucially, AI is now supercharging benefits platforms. Content can be created at speed and in multiple languages, campaigns can be rolled out at scale – while People teams keep control over brand messaging, tone, and timing.

The results speak for themselves: employers are tracking spend more accurately, boosting engagement, and seeing tangible improvements in talent attraction and retention.

Employees get a smoother, more intuitive experience – which means they understand their benefits better and use the ones that make the biggest difference to their everyday lives.



● ● ● Does my insurance cover me for...

● ● ● Manage my admin files

As benefits become a strategic lever for employers to attract and retain a world-class workforce, benefits platforms are mission critical. A “benefits admin” system is not enough – companies need more; greater value from their investment in benefits.

Global benefits platforms need to act as a system of control, engagement, and insight. A modern, intelligent benefits platform should turn complexity into simplicity, turn fragmented data into actionable insights, and automate workflows. And AI’s ability to analyze vast datasets, personalize employee experiences, and automate tasks at scale makes the case for benefits technology even more compelling.



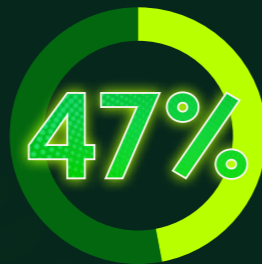
Employees are happy for AI to guide – but not decide

Millions of us are already using AI every day. We're leaning on tools like ChatGPT and CoPilot to handle tedious, time-consuming tasks. Getting work done feels faster, smoother and easier.

And that adoption is leading to acceptance. The majority of workers are warming to it – seeing the upside more than before.

Employees see how AI can save them time on everyday tasks, provide them with smarter insights to do their jobs better, and open up new opportunities to progress their careers.

Of course, some people are still worried about what AI will mean for them – around a quarter feel AI will make their jobs less secure, and 22% are nervous about new risks it might create.



47% of employees feel more positive about the use of AI than they did a year ago.



15% Only 15% feel more negative.



Expected outcomes of increased use of AI in the workplace

Employee perspective

49%

AI saves me time

34%

AI gives me better insights to do my job

33%

AI creates new opportunities for me at work

26%

AI makes my job less secure

25%

AI is revolutionizing how we work

22%

AI creates more challenges for me at work

8%

Other

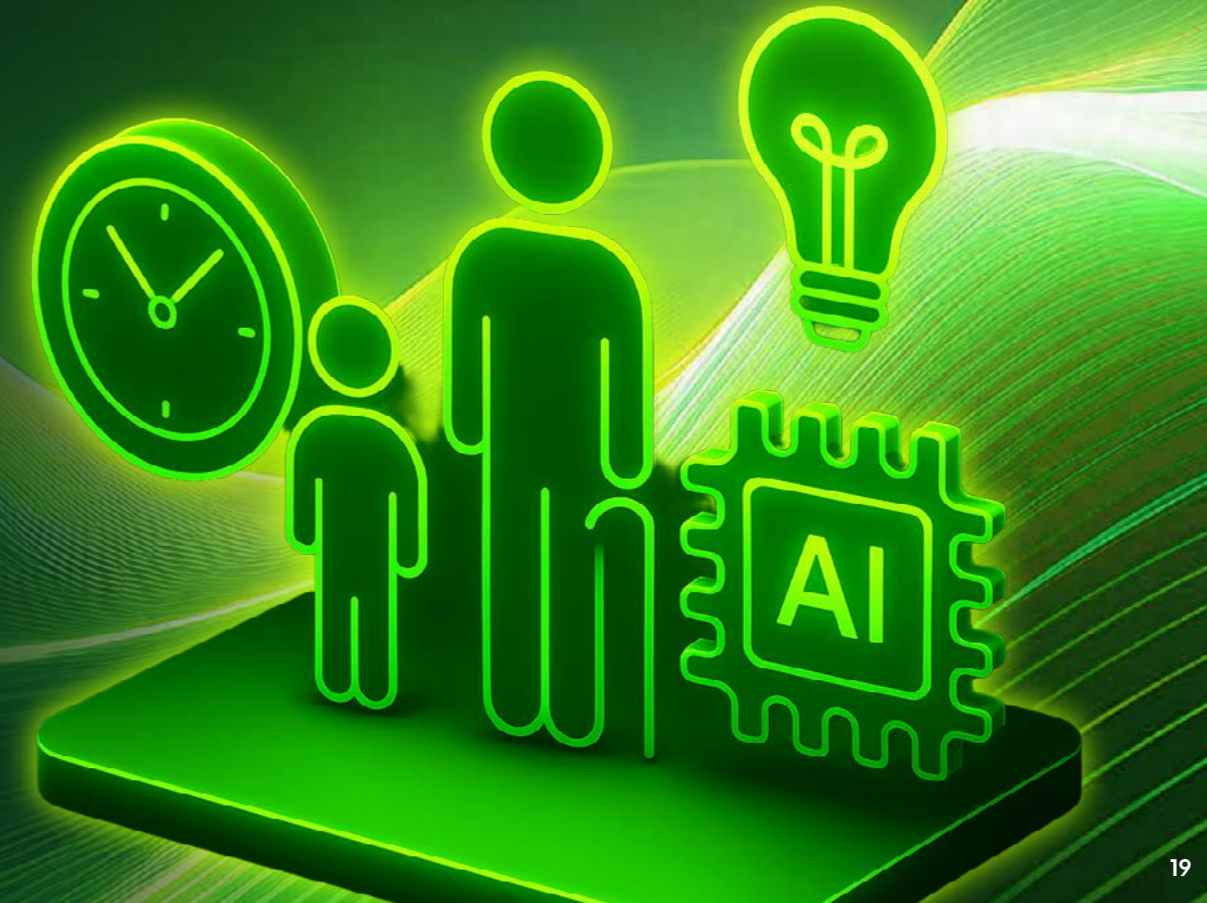
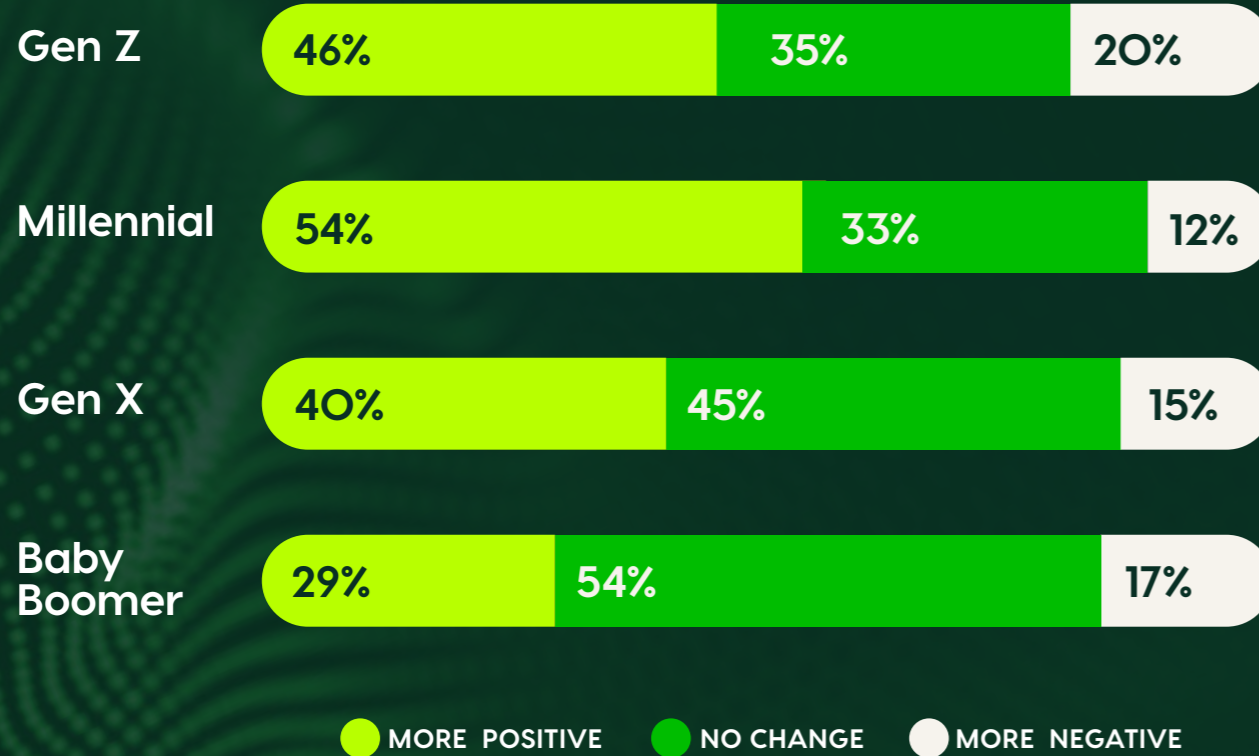
One of the most interesting findings is generational. Millennials tend to see AI as a partner. But Gen Z – the so-called digital natives – are more cautious. Their views are closer to Gen X and Boomers. The likely reason? Entry-level jobs and graduate opportunities are harder to come by, and AI can feel more like a threat than a support.

When it comes to benefits, employees are comfortable with AI helping them – surfacing the right options, suggesting what might fit their needs, even offering advice on choices. With 62% of employees admitting they're not sure if they're making the most of their benefits, you can see why people are happy for AI to lend a hand.

But there's a clear line: employees aren't ready to let AI make decisions for them. Selecting benefits or authorizing payments? That's still human territory. They're not ready to let AI take control... yet.

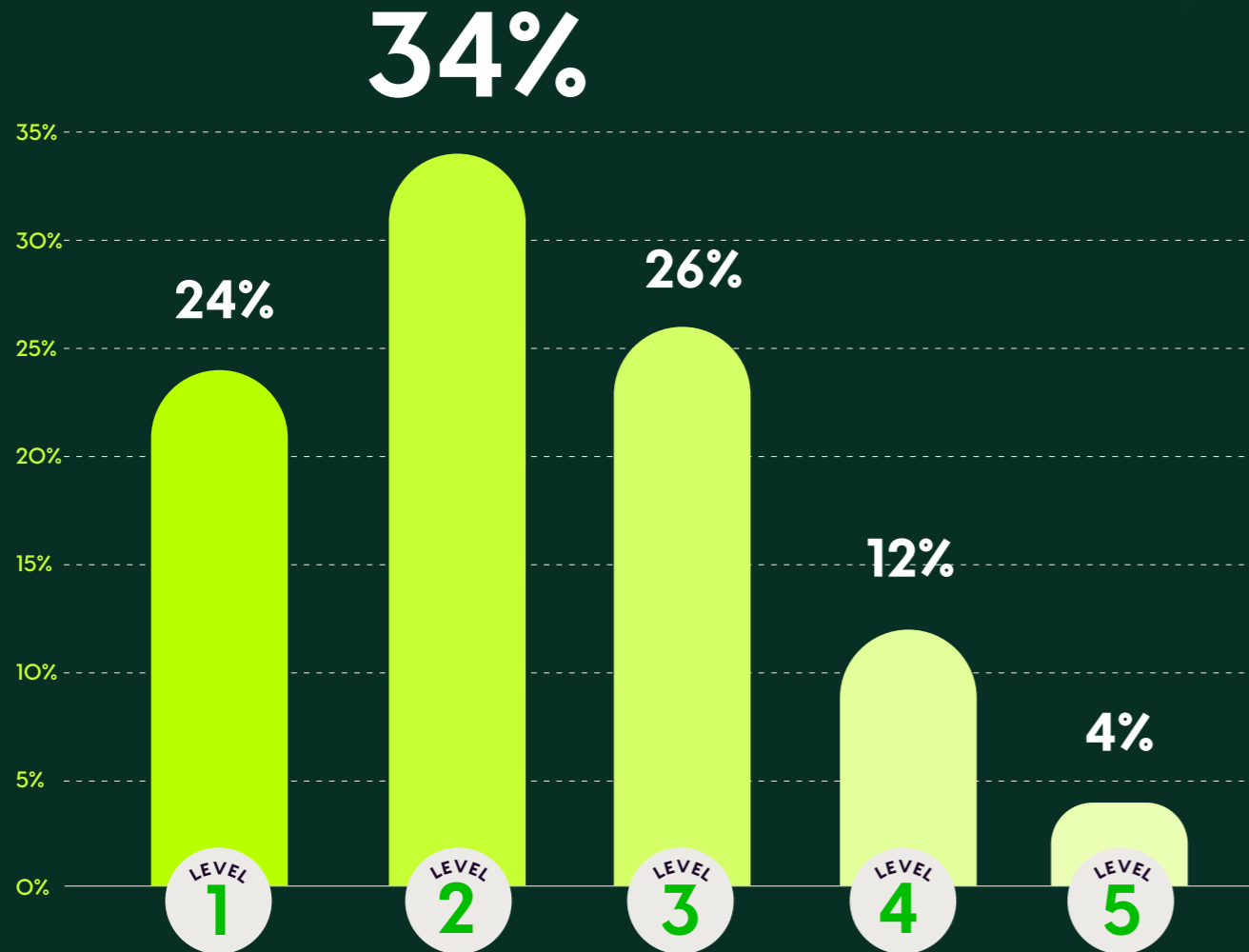
How different generations feel about AI

Employee perspective



Employee comfort levels with AI in employee benefits

Employee perspective



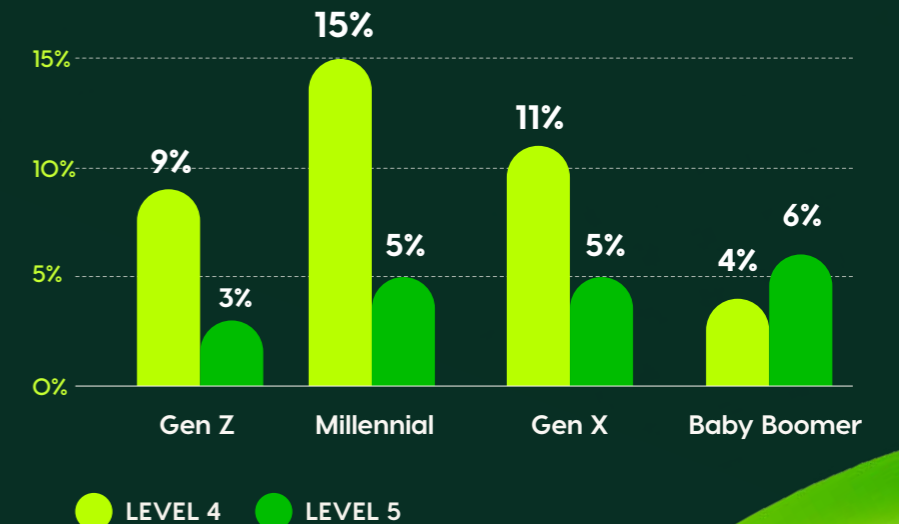
- LEVEL 1 Discovery aid:** Just gives me insights based on how others use benefits.
- LEVEL 2 Recommender:** Suggests benefits I might need and shows me how to access them.
- LEVEL 3 Advisor:** Offers expert-style advice and can help complete sign-ups for me.
- LEVEL 4 Decision partner:** Uses my personal data to make tailored suggestions and choose benefits on my behalf.
- LEVEL 5 Agent:** Has the authority to select and pay for benefits for me.

Once again, Gen Z workers are more cautious than Millennials about using AI as a decision partner or autonomous agent in benefits management.

For People teams, that's a crucial insight. Designing trusted AI experiences means knowing exactly where employees are comfortable with support – and where they expect the control to remain with them.

How comfort levels vary by generation

Employee perspective



Less admin, more strategy: What AI makes possible

AI isn't just the key to meeting rising employee expectations. It's also the only way HR and Reward teams can keep pace with everything landing on their desks.

In the last year alone, more than half (55%) of HR and Reward professionals have taken on extra responsibilities. Two-thirds are now managing additional countries.

The workload keeps expanding – but budgets aren't. And with outdated tech and patchy data still slowing things down, the pressure is relentless.

AI is how People teams can clear blockers and cover ground that would otherwise be impossible.

81%

of HR and Reward professionals say they need more resource to manage a constantly growing remit.

HR and Reward professionals' frustrations with benefits strategy and provision

Employer perspective

55%

Ever increasing remit

46%

Too much time spent on admin / spreadsheets or reactive firefighting rather than strategy

39%

Difficulty securing budget because we can't easily demonstrate ROI in reward / benefits initiatives

38%

Lack of flexibility or personalization in what we offer employees

36%

Lack of insight and analytics on benefits spend, take-up, or ROI

29%

Poor technology or no technology

29%

Lack of alignment with company values and purpose



AI is already helping teams to analyze and improve benefits take-up, automate mundane admin work, and even act as an advisor for HR and Reward teams.

It handles tasks People teams never had time for: multilingual content creation at scale, consistent communications, taking care of compliance and data management in the background – freeing teams to focus on strategy, not spreadsheets. It can even dive into unstructured data that’s been gathering dust and turn it into actionable insights, with minimal human intervention.

Think of AI as the ultimate benefits consultant: always-on, learning and improving constantly, ready to answer any question you might have. Want real-time spend and engagement metrics for a particular benefit across multiple countries? AI delivers it in seconds. Need to know the most popular benefits for dock workers in Djibouti? AI will provide you with benchmarked data and flag specific provisions for retirement and pensions.

57%

of HR and Reward professionals say AI is revolutionizing how they work.

And this is just the beginning. As early as next year, we’ll see HR and Reward teams being supported by a ‘benefits brain’ – an AI engine that understands your goals and analyzes massive data sets (internal and external), and doesn’t just give you information but makes recommendations.

The ‘benefits brain’ will be able to tell you where to cut costs without impacting quality. Built on agentic AI orchestrating multiple systems and agents to surface the right information at the right time, this type of brain will be genuinely game-changing. And the more organizations, benefits, and countries that go live, the smarter it will become.

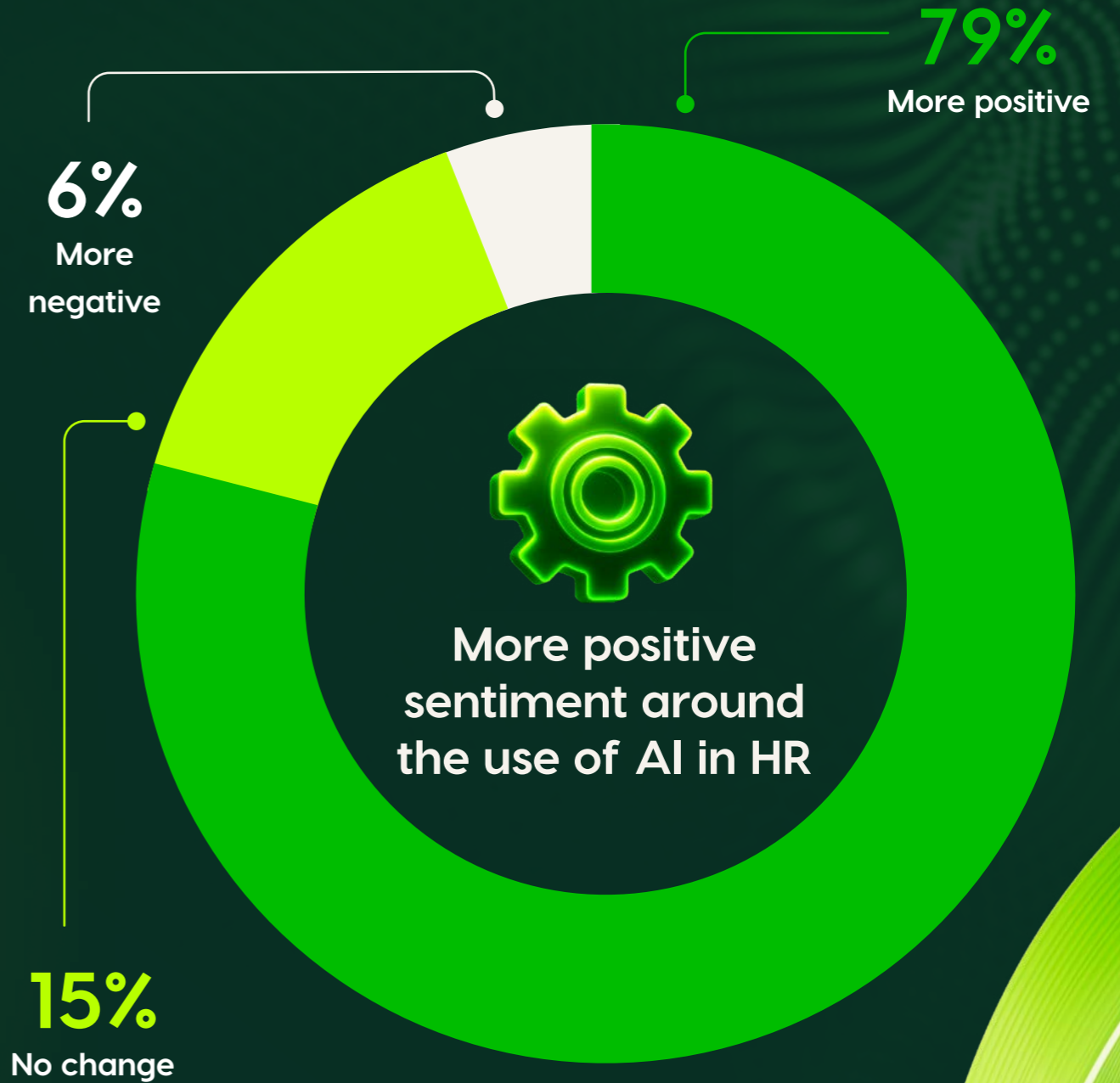


HR and Reward teams are embracing AI and gearing up for massive change

Right now, most HR and Reward professionals are feeling the AI glow. They've tested the tools, seen the results, and realized it's not just good for their organizations – it's good for them, too. Nearly two-thirds say AI is saving them time and delivering smarter insights. More than half even say it's opening up new career opportunities.



Employer perspective



Expected outcomes of increased use of AI within HR

Employer perspective

65%

AI saves me time

61%

AI gives me better insights to do my job

57%

AI is revolutionizing how we work

54%

AI creates new opportunities for me at work

20%

AI creates more challenges for me at work

18%

AI makes my job less secure

The research shows that HR and Reward professionals know their world has been transformed – and they're ready for it. They recognize that things will look very different by 2030. Many of today's tasks that are offline and manual will be automated – roles that don't exist yet but will define the future of the function. Instead of hiding from change, HR and Reward professionals are leaning in. They're working with new AI tools, testing out new approaches, and grabbing opportunities to take on bigger responsibilities. They're handing off repetitive admin and focusing on strategic projects where they can make a real impact. In short: they're getting ahead and elevating their impact in the AI-augmented workplace.



AI is here and it's delivering today

The pressure on People teams is intensifying. Employees are demanding more of their employers, and expecting the same seamless, personalized experiences at work they get in every other part of their lives. At the same time, business leaders want compliance, control, and ROI. HR and Reward professionals are being pulled in every direction – and they're adopting new ways of working in response.

AI is no longer a "nice to have". It's the only way to bridge the gap between employee expectations and business imperatives.

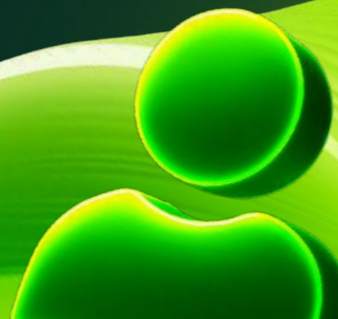
AI is already reshaping benefits. Financial planning tools, personalized recommendations, and universal search features are surfacing the right content at the right time, to give employees the information and confidence they need to make smart decisions. People teams are clawing back the hours lost to admin and directing their energy and skill towards innovation. AI spots patterns in data that nobody had time to explore before and delivers actionable insights to transform benefits programs.

Benefits tech is evolving from tactical to strategic – moving beyond "ben admin" to become a benefits system of record. It now provides unified visibility across engagement, policies, compliance, and spend, while putting experience first, enabling AI innovation, and cementing its place as a strategic part of the HR tech ecosystem.

This research shows AI is not only delivering for employees, enabling more transparent, consistent, and human-centered experiences at scale; it's also working for HR and Reward professionals – less firefighting, more impact. More influence at the table. More opportunities to grow their careers. AI isn't a career blocker; it's a career accelerator.

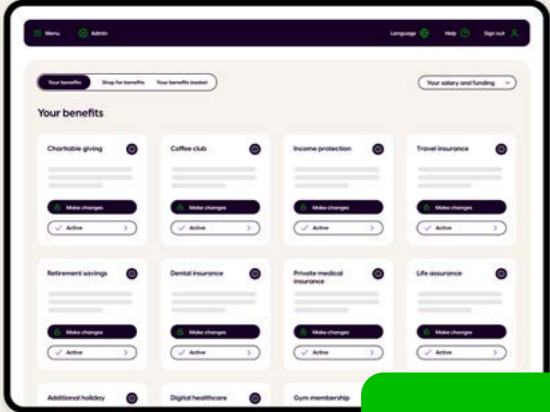
AI has arrived. The tools are here. The business case is proven. HR and Reward professionals are leaning in. And employees are ready and hungry for more.

AI isn't reimagining the future of benefits – it's defining the present.



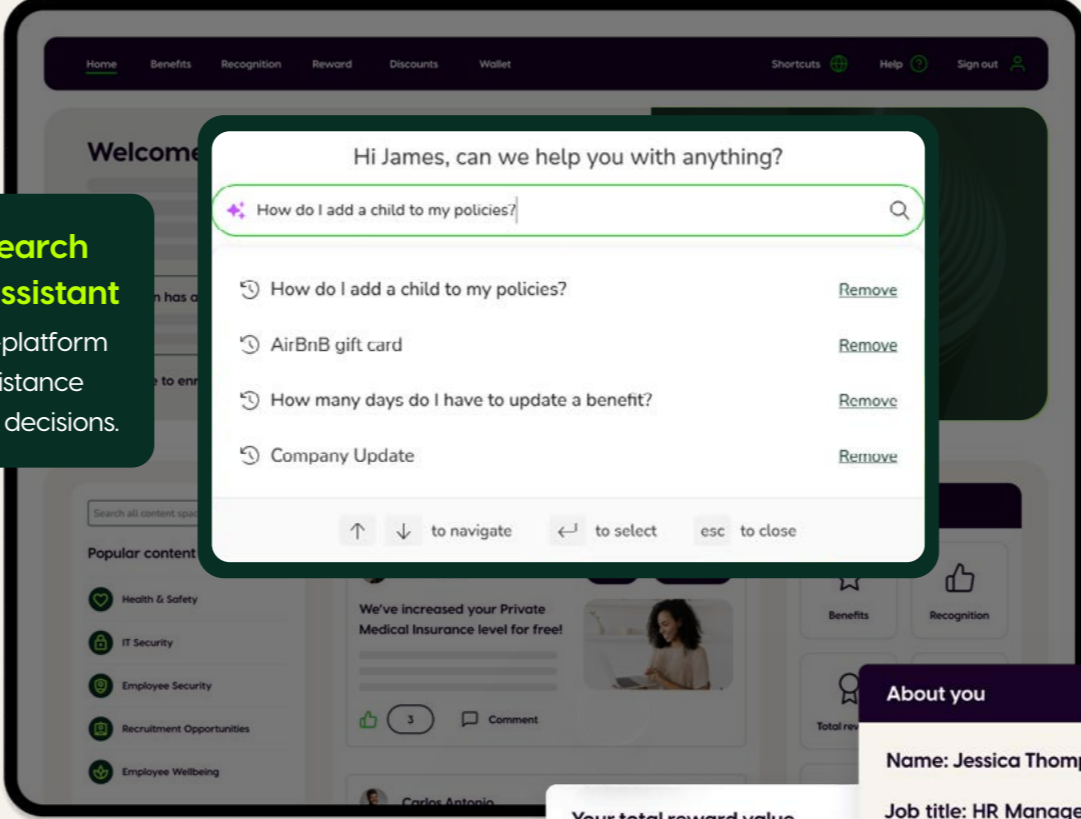
We are Benifex

Connect, shape and deliver hyper-personalized, remarkable employee experiences in one place.



Benefits
Run, manage and administer engaging employee benefits.

AI-powered search and content assistant
Transformative in-platform discovery and assistance for better benefits decisions.

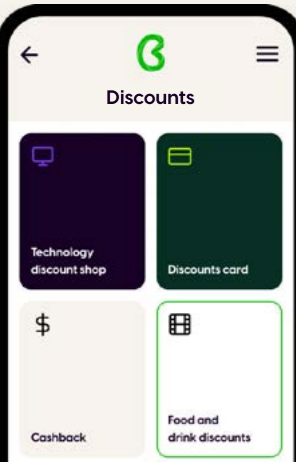


About you
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Job title: HR Manager
Length of service: 1 Year



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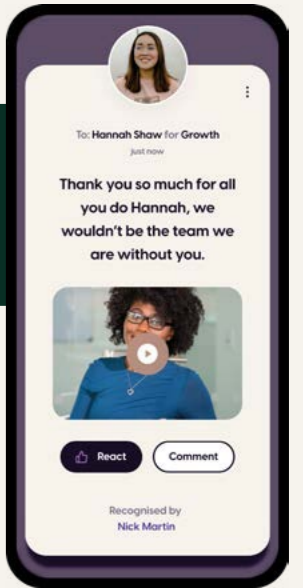
Discounts
Help employees' money go further with everyday savings.



Wallet
Make anything a benefit with card-based allowances.

Mobile
Anywhere, anytime reward and benefits for all your people.

Reward & Recognition
Shine a light on the incredible things happening across your organization.



Wellbeing
One home for all your wellbeing resources.

**Building remarkable
experiences your
employees will love**



